

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
John Christopher Roberts
Christine Ann Toukatly
Debtors

Case No. 17-01496-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Sep 20, 2021

User: AutoDocket
Form ID: 3180W

Page 1 of 3
Total Noticed: 38

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++ | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4). |
| # | Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately. |
| ## | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 22, 2021:

| Recip ID | Recipient Name and Address |
|----------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| db | John Christopher Roberts, 1180 Breaker St, Dickson City, PA 18519-1212 |
| jdb | # Christine Ann Toukatly, 1180 Breaker St, Dickson City, PA 18519-1212 |
| cr | + SELECT PORTFOLIO SERVICING, INC., PO Box 65250, Salt Lake City, UT 84165-0250 |
| 4908494 | CB Rentals, LLC, PO Box 330895, Murfreesboro, TN 37133-0895 |
| 4908498 | ++ COLLECTION SERVICE CENTER INC, 363 VANADIUM ROAD, STE 109, PITTSBURGH PA 15243-1477 address filed with court., Collection Service Cen, PO Box 14931, Pittsburgh, PA 15234-0931 |
| 4908495 | Central Cred, 100 N 3rd St, Sunbury, PA 17801-2367 |
| 4908497 | Clear Spring Loan Serv, 18451 Dallas Pkwy Ste, Dallas, TX 75287-5202 |
| 4908499 | ++ FIRST FINANCIAL RESOURCES INC, 495 OLD CONNECTICUT PATH, SUITE 220, FRAMINGHAM MA 01701-4567 address filed with court., First Financial Resour, 209 W Central St Ste 107, Natick, MA 01760-3716 |
| 4908501 | Foundation Rad Central PA, PO Box 14931, Pittsburgh, PA 15234-0931 |
| 4908502 | Jp Morgan Chase Bank NA, 18451 Dallas Pkwy Ste, Dallas, TX 75287-5202 |
| 4908503 | LRBSA, PO Box 280, Olyphant, PA 18447-0280 |
| 4908489 | Law Offices of Jason P Provinzano LLC, 16 W Northampton St, Wilkes Barre, PA 18701-1708 |
| 4908504 | MED1 Community Medical Care Inc, 475 Morgan Hwy, Scranton, PA 18508-2605 |
| 5335717 | + MTGLQ Investors, L.P., Serviced by Select Portfolio Servicing., PO Box 65250, Salt Lake City, UT 84165-0250 |
| 5335718 | + MTGLQ Investors, L.P., Serviced by Select Portfolio Servicing., PO Box 65250, Salt Lake City, UT 84165-0250, MTGLQ Investors, L.P. Serviced by Select Portfolio Servicing, |
| 4908506 | Navix Diagnostix Inc.-Nmc, 209 W Central St Ste 107, Natick, MA 01760-3716 |
| 4908510 | PPL Electric Utilities, 827 Hausman Rd, Allentown, PA 18104-9392 |
| 4908509 | Physicians Health Alliance, Attn: Billing, 700 Quincy Ave, Scranton, PA 18510-1724 |
| 4908487 | Roberts John Christopher, 1180 Breaker St, Dickson City, PA 18519-1212 |
| 4908488 | Toukatly Christine Ann, 1180 Breaker St, Dickson City, PA 18519-1212 |
| 4908511 | U S Dept of Ed/Gsl/Atl, PO Box 4222, Iowa City, IA 52244-4222 |
| 4908512 | Whites Mechanical Services, 814 N Valley Ave, Olyphant, PA 18447-1718 |
| 4908492 | asset Acceptance LLC, Fulton Friedman & Gullace, LLP, 130 Gettysburg Pike Apt B, Mechanicsburg, PA 17055-5653 |

TOTAL: 23

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|-------------------------------------------------|----------------------|---------------------------------------------------------------------------------------------|
| cr | Email/PDF: resurgentbknofications@resurgent.com | Sep 20 2021 18:57:32 | LVNV Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587 |
| 4908490 | Email/Text: mnapoletano@ars-llc.biz | Sep 20 2021 18:53:00 | Ability Recovery, PO Box 4031, Wyoming, PA 18644-0031 |
| 4908491 | Email/Text: mnapoletano@ars-llc.biz | Sep 20 2021 18:53:00 | Ablty Recvry, PO Box 4031, Wyoming, PA 18644-0031 |

District/off: 0314-5
Date Rcvd: Sep 20, 2021

User: AutoDocke
Form ID: 3180W

Page 2 of 3
Total Noticed: 38

| | | | |
|---------|-------------------------------------------------|----------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 4941566 | + Email/Text: csc.bankruptcy@amwater.com | Sep 20 2021 18:53:00 | American Water, PO Box 578, Alton, IL 62002-0578 |
| 4908493 | EDI: ACCE.COM | Sep 20 2021 22:58:00 | Assets Acceptance, LLC, assignee of Heritage Chase, 28405 Van Dyke Ave, Warren, MI 48093-7132 |
| 4911712 | + Email/Text: kburkley@bernsteinlaw.com | Sep 20 2021 18:53:00 | CB Rentals, LLC, c/o Bernstein-Burkley, P.C., 707 Grant St. Ste. 2200 Gulf Tower, Pittsburgh, PA 15219-1945 |
| 4916467 | + Email/Text: kburkley@bernsteinlaw.com | Sep 20 2021 18:53:00 | Daniel R. Schimizzi, Bernstein-Burkley, P.C., 707 Grant St. Ste. 2200 Gulf Tower, Pittsburgh, PA 15219-1945 |
| 4908500 | EDI: AMINFOFP.COM | Sep 20 2021 22:58:00 | First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145 |
| 4908496 | EDI: JPMORGANCHASE | Sep 20 2021 22:58:00 | Chase Mtg, PO Box 24696, Columbus, OH 43224-0696 |
| 4953360 | EDI: JPMORGANCHASE | Sep 20 2021 22:58:00 | JPMorgan Chase Bank, N.A., Chase Records Center, Attn: Corresponden, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203 |
| 4947550 | Email/PDF: resurgentbknofications@resurgent.com | Sep 20 2021 18:57:32 | LVNV Funding, LLC its successors and assigns as, assignee of North Star Capital, Acquisition LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 4938139 | Email/PDF: resurgentbknofications@resurgent.com | Sep 20 2021 18:57:41 | LVNV Funding, LLC its successors and assigns as, assignee of GE Money Bank, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 4908505 | Email/Text: Bankruptcies@nragroup.com | Sep 20 2021 18:53:00 | National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036 |
| 4908508 | Email/Text: csc.bankruptcy@amwater.com | Sep 20 2021 18:53:00 | Pennsylvania American Water, PO Box 578, Alton, IL 62002-0578 |
| 4971245 | EDI: ECMC.COM | Sep 20 2021 22:58:00 | US Department of Education, PO BOX 16448, St. Paul, MN 55116-0448 |

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|-------------------------------------------------------------------------------------------------------------------|
| cr | *+ | CB Rentals, LLC, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1908 |
| cr | *+ | US Department of Education, PO Box 16448, St. Paul, MN 55116-0448 |
| 4908507 | ## | Penn Credit Corporatio, 916 S 14th St, Harrisburg, PA 17104-3425 |

TOTAL: 0 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0314-5
Date Rcvd: Sep 20, 2021

User: AutoDocke
Form ID: 3180W

Page 3 of 3
Total Noticed: 38

Date: Sep 22, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 20, 2021 at the address(es) listed below:

| Name | Email Address |
|-------------------------------|-------------------------------------------------------------------------------------------------|
| Daniel R Schimizzi | on behalf of Creditor CB Rentals LLC dschimizzi@wtplaw.com, Sharding@wtplaw.com |
| Jack N Zaharopoulos (Trustee) | TWecf@pamd13trustee.com |
| James Warmbrodt | on behalf of Creditor MTGLQ Investors L.P. bkgroup@kmlawgroup.com |
| Jason Paul Provinzano | on behalf of Debtor 2 Christine Ann Toukatly MyLawyer@JPPLaw.com G17727@notify.cincompass.com |
| Jason Paul Provinzano | on behalf of Debtor 1 John Christopher Roberts MyLawyer@JPPLaw.com G17727@notify.cincompass.com |
| Jerome B Blank | on behalf of Creditor JPMorgan Chase Bank NA pamb@fedphe.com |
| Mario John Hanyon | on behalf of Creditor JPMorgan Chase Bank NA pamb@fedphe.com, mario.hanyon@brockandscott.com |
| Rebecca Ann Solarz | on behalf of Creditor Legacy Mortgage Asset Trust 2021-GS3 bkgroup@kmlawgroup.com |
| Thomas Song | on behalf of Creditor JPMorgan Chase Bank NA tomysong0@gmail.com |
| United States Trustee | ustpregion03.ha.ecf@usdoj.gov |

TOTAL: 10

Information to identify the case:

Debtor 1 John Christopher Roberts
First Name Middle Name Last Name

Debtor 2 Christine Ann Toukatly
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court Middle District of Pennsylvania

Case number: **5:17-bk-01496-MJC**

Social Security number or ITIN xxx-xx-9421
EIN --_-----

Social Security number or ITIN xxx-xx-8603
EIN --_-----

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

John Christopher Roberts
aka John C. Roberts, aka John Roberts

Christine Ann Toukatly
aka Christine A. Toukatly, aka Christine Toukatly

**By the
court:**



Honorable Mark J. Conway
United States Bankruptcy Judge
By: Daneisha Dunbar Yancey, Deputy
Clerk

9/20/21

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

Form 3180W

Chapter 13 Discharge

For more information, see page 2>
page 1

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.